

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Steven E. St. Clair, Jr.
Debtor

Case No. 15-02548-HWV
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-1

User: CKovach
Form ID: 318

Page 1 of 2
Total Noticed: 19

Date Rcvd: Jun 01, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 03, 2018.

db +Steven E. St. Clair, Jr., 3315 Hillside Drive, Lebanon, PA 17046-2628
cr +Pennsylvania Housing Finance Agency, c/o Leon P. Haller, Esq., 1719 North Front Street,
Harrisburg, PA 17102-2305
cr +Reilly, Wolfson, Sheffey, Schrum and Lundberg LLP, 1601 Cornwall Road,
Lebanon, PA 17042-7406
4659226 +Harris Originals, 145 Sycamore Ln., Islandia, NY 11749-1579
4659227 +Jonestown Bank & Trust, 2 E. Market Street, Jonestown, Pennsylvania 17038
4662467 +Jonestown Bank and Trust Company, 1601 Cornwall Road, Lebanon, PA 17042-7406
4662319 +Reilly, Wolfson, Sheffey, Schrum and Lundberg, LLP, 1601 Cornwall Road,
Lebanon, PA 17042-7406, Attn: Paul C. Bametzreider, Esq.
4659229 +Synch/Design (c/o PO Box 965036, Orlando, Florida 32896-0001
4679969 +U.S. BANK NATIONAL ASSOCIATION, ET AL, PHFA Loan Servicing Division, 211 North Front Street,
Harrisburg, Pennsylvania 17101-1466

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4659223 EDI: BANKAMER.COM Jun 01 2018 23:03:00 Bank of America, PO Box 982235,
El Paso, Texas 79998
4659224 +EDI: CHASE.COM Jun 01 2018 23:03:00 Chase Bank USA, PO Box 15298,
Wilmington, Delaware 19850-5298
4694301 EDI: CRFRSTNA.COM Jun 01 2018 23:03:00 Credit First NA, PO Box 818011,
Cleveland, OH 441818-8011
4659225 +EDI: CRFRSTNA.COM Jun 01 2018 23:03:00 Credit First NA/Firestone, PO Box 81307 BK 14,
Cleveland, Ohio 44181-0307
4705870 EDI: PRA.COM Jun 01 2018 23:03:00 Portfolio Recovery Associates, LLC, POB 12914,
Norfolk VA 23541
4659228 +E-mail/Text: blegal@phfa.org Jun 01 2018 18:59:34 Pennsylvania Housing Finance Agency (210,
2101 N. Front St., Harrisburg, Pennsylvania 17110-1086
4660626 EDI: RECOVERYCORP.COM Jun 01 2018 23:03:00 Recovery Management Systems Corporation,
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
4707845 EDI: RMSC.COM Jun 01 2018 23:03:00 Synchrony Bank, c/o Recovery Management Systems Corp,
25 SE 2nd Ave Suite 1120, Miami FL 33131-1605
4851764 +EDI: RMSC.COM Jun 01 2018 23:03:00 Synchrony Bank, c/o PRA Receivables Management, LLC,
PO Box 41021, Norfolk VA 23541-1021
4659230 +EDI: CITICORP.COM Jun 01 2018 23:03:00 The Home Depot/CBNA, PO Box 6497,
Sioux Falls, South Dakota 57117-6497

TOTAL: 10

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 03, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 1, 2018 at the address(es) listed below:

Chad J. Julius on behalf of Debtor 1 Steven E. St. Clair, Jr. cjulius@ljacobsonlaw.com,
brhoades@ljacobsonlaw.com;egreene@ljacobsonlaw.com;r63089@notify.bestcase.com
James Warmbrodt on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION Et Al...
bkgroup@kmlawgroup.com
Joshua I. Goldman on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION Et Al...
bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
Leon P. Haller on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION Et Al... lhaller@pkh.com,
dmaurer@pkh.com;mgutshall@pkh.com
Leon P. Haller on behalf of Creditor Pennsylvania Housing Finance Agency lhaller@pkh.com,
dmaurer@pkh.com;mgutshall@pkh.com

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

Markian R Slobodian (Trustee) PA49@ecfcbis.com
Paul C Bametzreider on behalf of Creditor Reilly, Wolfson, Sheffey, Schrum and Lundberg LLP
paulb@reillywolfson.com, pbaylor@reillywolfson.com
Recovery Management Systems Corporation claims@recoverycorp.com
Thomas I Puleo on behalf of Creditor U.S BANK NATIONAL ASSOCIATION Et Al...
tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 10

Information to identify the case:Debtor 1 **Steven E. St. Clair Jr.**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-5201**

EIN --_-----

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN -----

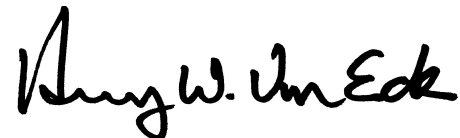
EIN --_-----

United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **1:15-bk-02548-HWV****Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Steven E. St. Clair Jr.

**By the
court:**Honorable Henry W. Van Eck
United States Bankruptcy Judge

By: CKovach, Deputy Clerk

June 1, 2018**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.